

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18-14281-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michele Freeman
aka Michele Freeman-Salmonese, aka
Michele Salmonese, dba Industrial Stream
Cleaning of N.J., LLC
6 Tunica Court
Old Bridge, NJ 08857

Social Security No.:
xxx-xx-5121

Employer's Tax I.D. No.:
26-3794253

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 5/29/19.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: May 30, 2019
JAN: kmf

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michele Freeman
 Debtor

Case No. 18-14281-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 148

Page 1 of 3
 Total Noticed: 64

Date Rcvd: May 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2019.

db +Michele Freeman, 6 Tunica Court, Old Bridge, NJ 08857-1847
 cr +Amboy Bank, 3590 US Highway 9, Old Bridge, NJ 08857-3523
 517397471 +Am Trust North America, Inc., c/o Maurice Wutscher, LLP, 2000 Auburn Dr., Ste. 200, Beachwood, OH 44122-4328
 517447697 +AmTrust North America, Inc. on behalf of, Rochdale Insurance Company, c/o Maurice Wutscher LLP, 2000 Auburn Drive, Suite 200, Beachwood, OH 44122-4328
 517525713 +Amboy Bank, 3590 U.S. Highway 9, Old Bridge, NJ 08857-3523
 517368853 +Amboy Bank, 3590 US Highway 9, PO Box 1076, Old Bridge, NJ 08857-1076
 517368854 +Amboy Bank, Attn: Michael Kahme, Esq., Hill Wallack LLP, 21 Roszel Road, Princeton, NJ 08540-6669
 517368856 +American Express, Attn: Zwicker and Associates PC, 1101 Laurel Oak Road Suite 130, Voorhees, NJ 08043-4322
 517368857 +Amex DSNB, PO Box 183084, Columbus, OH 43218-3084
 517368860 +CFG Merchant Solutions, LLC, 85 Broad Street, Floor 18, New York, NY 10004-2783
 517368859 +CapFlow Funding Group Managers, LLC, C/O Robert Martini, Esq., 11 Harristown Road, Glen Rock, NJ 07452-3319
 517368858 +CapFlow Funding Group Managers, LLC, 201 Route 17 North, Suite 805, Rutherford, New Jersey 07070-2557
 517368861 +Chase Bank, Attn: Nationwide Credit Inc, PO Box 26314, Lehigh Valley, PA 18002-6314
 517368863 Chase Card, 201 N Walnut Street, DE1 1027, Wilmington, DE 19801
 517368864 +Custom Landscaping and Lawn, Attn: Transworld Systems Inc, 507 Prudential Road, Horsham, PA 19044-2308
 517368865 +Dell Financial Services, LLC, Attn: ARS National Services Inc., PO Box 469046, Escondido, CA 92046-9046
 517434333 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 517984704 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
 517397470 +Department Stores National Bank, c/o Quantum3Group, LLC, PO Box 657, Kirkland, WA 98083-0657
 517368868 +DiTech Financial LLC, C/O Brian C. Nicholas, Esq., KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 517368872 +FleetMatics USA, Attn: O'Brien and Taylor, 175 Fairfield Avenue, PO Box 505, West Caldwell, NJ 07007-0505
 517397308 +Fleetmatics, USA, Jerome F. O'Brien, Esq., Attorney for claimant, P.O. Box 505, West Caldwell, New Jersey 07007-0505
 517368876 +Macys, PO Box 9001094, Louisville, KY 40290-1094
 517397469 +Princeton Orthopaedic Associates II PA, 325 Princeton Avenue, Princeton NJ 08540-1617
 517368882 +Progressive Insurance, Attn: Caine and Weiner, 4101 McEwen Road, Dallas, TX 75244-5112
 517368883 Rochdale Insurance Company, Attn: Bethune Associates14435 N 7th Stre, Suite 201, Phoenix, AZ 85022
 517368884 +Santander Bank, Attn: FH Cann and Associates Inc, 1600 Osgood Street Suite 20 2 120, North Andover, MA 01845-1048
 517368885 +Synchrony Bank PC Richard, Attn: Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk VA 23502-4952
 517368896 +TOYOTA MOTOR CREDIT CORP, ATTN: CENTRAL CREDIT SERVICES LLC, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708
 (address filed with court: Toyota Motor Credit Corp, Attn: Central Credit Services LLC, 20 Corporate Hills Drive, Saint Charles, MO 63301)
 517368893 +Toyota Financial Services, PO Box 9550, Cedar Rapids, IA 52409-9550
 517368897 +Verizon, Attn: Receivables Performance Management, 20816 44th Avenue W, Lynnwood, WA 98036-7744

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 30 2019 23:34:23 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 30 2019 23:34:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517466349 EDI: BECKLEE.COM May 31 2019 03:08:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517368855 +EDI: AMEREXPR.COM May 31 2019 03:08:00 Amex, PO Box 981537, El Paso, TX 79998-1537
 517397472 +EDI: BL-BECKET.COM May 31 2019 03:13:00 Amex Centurian Bank, c/o Becket & Lee, PO Box 3001, Malvern, PA 19355-0701
 517464348 EDI: BL-BECKET.COM May 31 2019 03:13:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517397473 +EDI: RMSC.COM May 31 2019 03:08:00 Carecredit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
 517368862 +EDI: CHASE.COM May 31 2019 03:13:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 517368866 +EDI: IRS.COM May 31 2019 03:08:00 Department of the Treasury, Internal Revenue Service, PO Box 804527, Cincinnati, OH 45280-4527
 517368867 +E-mail/Text: bankruptcy.bnc@ditech.com May 30 2019 23:34:06 Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

District/off: 0312-3

User: admin
Form ID: 148

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Date Rcvd: May 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517401411 E-mail/Text: bankruptcy.bnc@ditech.com May 30 2019 23:34:06
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
517368869 +EDI: CCS.COM May 31 2019 03:13:00 Drive New Jersey Insurance Company,
Attn: Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
517368870 +EDI: CCS.COM May 31 2019 03:13:00 Farmers Insurance Group,
Attn: Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
517368871 +EDI: JEFFERSONCAP.COM May 31 2019 03:13:00 First Premier Bank,
Attn: Jefferson Capital Systems LLC, 16 McLeland Road, Saint Cloud, MN 56303-2198
517397468 +EDI: BL-BECKET.COM May 31 2019 03:13:00 Kohl's, c/o Becket and Lee, PO Box 3001,
Malvern, PA 19355-0701
517368874 E-mail/Text: bncnotices@becket-lee.com May 30 2019 23:33:48 Kohls Capital One,
PO Box 3115, Milwaukee, WI 53201-3115
517368875 +E-mail/Text: bncnotices@becket-lee.com May 30 2019 23:33:48 Kohls Capone, PO Box 2983,
Milwaukee, WI 53201-2983
517368873 +E-mail/Text: bncnotices@becket-lee.com May 30 2019 23:33:48 Kohls Capone,
N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
517368879 +EDI: TSYS2.COM May 31 2019 03:08:00 MCYDSNB, PO Box 8218, Mason OH 45040-8218
517368878 +EDI: TSYS2.COM May 31 2019 03:08:00 MCYDSNB, PO Box 183083, Columbus, OH 43218-3083
517368877 EDI: TSYS2.COM May 31 2019 03:08:00 Macys Dsnb, 911 Duke Blvd, Mason, OH 45040
517528206 EDI: PRA.COM May 31 2019 03:13:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
517368880 +EDI: PRA.COM May 31 2019 03:13:00 Portfolio Recovery A, 120 Corporate Blvd, Ste 100,
Norfolk, VA 23502-4952
517368881 +EDI: PRA.COM May 31 2019 03:13:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
517381832 EDI: Q3G.COM May 31 2019 03:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
517368888 EDI: RMSC.COM May 31 2019 03:08:00 Synchb Care Credit, PO Box 965036,
Orlando, FL 32896-5036
517368887 +EDI: RMSC.COM May 31 2019 03:08:00 Synchb Care Credit, 950 Forrer Blvd,
Kettering, OH 45420-1469
517368889 +EDI: RMSC.COM May 31 2019 03:08:00 Synchb Pc Richard, PO Box 965036,
Orlando, FL 32896-5036
517371458 +EDI: RMSC.COM May 31 2019 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517368886 +EDI: RMSC.COM May 31 2019 03:08:00 Synchrony Financial, PO Box 960061,
Orlando, FL 32896-0061
517368892 +E-mail/Text: marisa.sheppard@timepayment.com May 30 2019 23:34:30 Timepayment Corp,
10M Commerce Way, Woburn, MA 01801-8000
517368890 +E-mail/Text: marisa.sheppard@timepayment.com May 30 2019 23:34:30 Timepayment Corp,
1600 District Ave, Suite 200, Burlington, MA 01803-5233
517368895 +EDI: TFSR.COM May 31 2019 03:03:00 Toyota Motor Credit, PO Box 4102,
Carol Stream, IL 60197-4102

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517401882* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517368891* +Timepayment Corp, 1600 District Ave, Suite 200, Burlington, MA 01803-5233
517368894* +Toyota Financial Services, PO Box 9550, Cedar Rapids, IA 52409-9550

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 148

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Date Rcvd: May 30, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Elizabeth K. Holdren on behalf of Creditor Amboy Bank eholdren@hillwallack.com,
jhanley@hillwallack.com/hwbknj@hillwallack.com
Michael Douglas Power on behalf of Debtor Michele Freeman power@lemonlawonline.com
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6